

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Guy D. LaBar
Karla Jan LaBar
Debtors

Case No. 17-04889-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jan 03, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	Guy D. LaBar, Karla Jan LaBar, 420 Willow Street, East Stroudsburg, PA 18301-1219
4996538	HEALTH NETWORK LABORATORIES, 794 ROBLE ROAD, ALLENTOWN, PA 18109-9110
4996542	HRAC LLC, C/O AMATO KEATING & LESSA PC, 107 NORTH COMMERCE WAY STE 100, BETHLEHEM, PA 18017-8913
4996544	LEHIGH VALLEY HEALTH NETWORK, PO BOX 4067, ALLENTOWN, PA 18105-4067
4996547	+ NEPA COMMUNITY FCU, 337 CLAY AVENYE, STRoudSBURG, PA 18360-1288
4996548	+ PROFESSIONAL ANES SERVICE, PO BOX 4640, RUTHERFORD, NJ 07070-0464
4996549	PROGRESSIVE PHYSICIAN ASSOCIATES, PO BOX 673898, DALLAS, TX 75267-8398
4996553	SALLIE MAE INC, PO BOX 3319, WILMINGTON, DE 19804-4319
4996555	+ ST LUKES, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
4996557	ST LUKES PHYSICIAN GROUP, PO BOX 25837, SALT LAKE CITY, UT 84125-0837
4996558	ST LUKES PHYSICIAN GRP, C/O PEERLESS CREDIT SERVICES INC, PO BOX 518, MIDDLETOWN, PA 17057-0518
4996565	WAWA CREDIT CARD, PO BOX 6139, SIOUX FALLS, SD 57117-6139

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4996540	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 03 2023 19:12:00	HONDA FINANCIAL SERVICES, PO BOX 65507, WILMINGTON, DE 19808-0507
5004014	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 03 2023 19:12:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
4996531	+ EDI: TSYS2	Jan 04 2023 00:45:00	BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803
4996532	+ EDI: CITICORP.COM	Jan 04 2023 00:46:00	BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4996533	+ EDI: CITICORP.COM	Jan 04 2023 00:46:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4996535	EDI: WFNNB.COM	Jan 04 2023 00:46:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5013145	Email/PDF: bncnotices@becket-lee.com	Jan 03 2023 19:27:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4996536	Email/PDF: DellBKNotifications@resurgent.com	Jan 03 2023 19:17:36	DELL FINANCIAL SERVICES, C/O DFS CUSTOMER CARE DEPT, PO BOX 81577, AUSTIN, TX 78708-1577
4996537	+ EDI: NAVIENTFKASMDOE.COM		

4996539	Email/Text: bankruptcies@penncredit.com	Jan 04 2023 00:44:00	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
4996541	Email/Text: customerservice@hrac.us	Jan 03 2023 19:12:00	HEALTH NETWORK LABORATORIES, C/O PENN CREDIT CORP, PO BOX 988, HARRISBURG, PA 17108-0988
4996534	EDI: JPMORGANCHASE	Jan 03 2023 19:12:00	HRAC, 1 OLYMPIC PLACE, SUITE 1020, TOWSON, MD 21204
5045268	EDI: JPMORGANCHASE	Jan 04 2023 00:47:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
5026507	Email/Text: amps@manleydeas.com	Jan 04 2023 00:47:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
4996543	Email/Text: PBNCNotifications@perituservices.com	Jan 03 2023 19:12:00	JPMorgan Chase Bank, N.A., c/o Manley, Deas & Kochalski, LLC, P.O. Box 165028, Columbus, Ohio 43216-5028
4996545	EDI: JPMORGANCHASE	Jan 03 2023 19:12:00	KOHL/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4996546	+ Email/Text: jbenner@nepafcu.org	Jan 04 2023 00:47:00	MAZDA CAPITAL SERVICES, C/O CHASE, PO BOX 901076, FORT WORTH, TX 76101-2076
5020485	EDI: NAVIENTFKASMDOE.COM	Jan 03 2023 19:12:00	NE PA COMMUNITY FCU, 337 CLAY AVENUE, STROUDSBURG, PA 18360-1288
5024841	EDI: PRA.COM	Jan 04 2023 00:44:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4998451	+ EDI: RECOVERYCORP.COM	Jan 04 2023 00:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4996550	Email/Text: ebn@americollect.com	Jan 04 2023 00:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5036950	EDI: Q3G.COM	Jan 03 2023 19:12:00	PROGRESSIVE PHYSICIAN ASSOCIATES, C/O AMERICOLLECT INC, PO BOX 1690, MANITOWOC, WI 54221-1690
4996552	+ EDI: SALLIEMAEBANK.COM	Jan 04 2023 00:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4996554	+ EDI: CITICORP.COM	Jan 04 2023 00:45:00	SALLIE MAE, PO BOX 3229, WILMINGTON, DE 19804-0229
4996556	^ MEBN	Jan 04 2023 00:46:00	SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
4996559	+ EDI: CITICORP.COM	Jan 03 2023 19:11:38	ST LUKES ANDERSON CAMPUS, C/O FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
4996561	EDI: RMSC.COM	Jan 04 2023 00:46:00	SUNOCO/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5009351	+ EDI: CBSTD	Jan 04 2023 00:47:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
4996563	+ EDI: CITICORP.COM	Jan 04 2023 00:44:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
4996564	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 04 2023 00:46:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5005533	Email/PDF: bncnotices@becket-lee.com	Jan 03 2023 19:12:00	TOYOTA MOTOR CREDIT CORP, 240 GIBRALTAR RD STE 260, HORSHAM, PA 19044-2387

4996566	EDI: CITICORP.COM	Jan 03 2023 19:28:00	Toyota Motor Credit Corporation, c/o Becket & Lee LLP, PO Box 3002, Malvern, PA 19355-0702
4996567	+ Email/PDF: DellBKNotifications@resurgent.com	Jan 04 2023 00:46:00	WAWA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
		Jan 03 2023 19:17:45	WEBBANK/DELL FINANCIAL, PO BOX 81607, AUSTIN, TX 78708-1607

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
5043984	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5026508	*	JPMorgan Chase Bank, N.A., c/o Manley, Deas & Kochalski, LLC, P.O. Box 165028, Columbus, Ohio 43216-5028
4996551	##+	RAYMOUR & FLANIGAN, ACCOUNTS SERVICE DEPT, PO BOX 731, MAHWAH, NJ 07430-0731
4996560	##+	SYNCB/Lowes, c/o EGS Financial Care, Inc., 400 Horsham Road, Suite 130, Horsham, PA 19044-2147
4996562	##+	TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035

TOTAL: 1 Undeliverable, 4 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 2 Karla Jan LaBar rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 1 Guy D. LaBar rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Guy D. LaBar

District/off: 0314-5
Date Rcvd: Jan 03, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 45

lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Karla Jan LaBar
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

Information to identify the case:

Debtor 1 Guy D. LaBar
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-7770
EIN _____

Debtor 2 Karla Jan LaBar
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-8558
EIN _____

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-04889-MJC

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Guy D. LaBar
aka Guy Dean LaBar, aka Guy LaBar

Karla Jan LaBar
aka Karla J. LaBar, aka Karla LaBar

**By the
court:**

1/3/23



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.